

NFIP Map Terminology

100-Year Flood - The term 100-year flood is misleading. It is not the flood that will occur once every 100 years. Rather, it is the flood that has a one percent chance of being equaled or exceeded in any given year. Thus, the 100-year flood could occur more than once in a relatively short period of time. The 100-year flood is also known as the base flood or 1 percent annual flood.

Base Flood Elevation (BFE) - The Base Flood Elevation is the height of the base flood, usually in feet, in relation to the National Geodetic Vertical Datum of 1929, the North American Vertical Datum of 1988, or other datum referenced in the Flood Insurance Study report, or average depth of the base flood, usually in feet, above the ground surface.

Coastal high hazard area - That part of the coastal floodplain extending from offshore to the inland limit of the primary coastal dune along an open coast and any other area subject to high velocity wave action from storms and seismic sources. Wave heights during the base flood will generally be three feet or more in height above the stillwater elevation.

Flood Boundary and Floodway Map (Floodway Map) - An official map of a community, on which FEMA has delineated the regulatory floodway. This map accompanies a Flood Insurance Rate Map, which should be used to make determinations of flood hazard zones and base flood elevations.

Flood Fringe - The portion of the floodplain lying outside of the floodway.

Flood Hazard Boundary Map (FHBM) - An official map of a community published by FEMA that delineates the approximate boundary of the floodplain. An FHBM is generally the initial map provided to a community and is eventually superseded by a Flood Insurance Rate Map.

Flood Insurance Rate Map (FIRM) - An official map on which FEMA has delineated both the special flood hazard areas and the risk premium zones applicable to a community.

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Flood Insurance Study (FIS) – A report by FEMA that contains information regarding flooding in a community and is developed in conjunction with the Flood Insurance Rate Map. The FIS, also known as a flood elevation study, frequently contains a narrative of the flood history of a community and discusses the engineering methods used to develop the Flood Insurance Rate Maps. The study also contains flood profiles for studied flooding sources and can be used to determine base flood elevations for some areas.

Floodway - The channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than a designated height.

Mudslide (i.e., mudflow) - A condition where there is a river, flow or inundation of liquid mud down a hillside.

Special Flood Hazard Area (SFHA) - The land in the floodplain within a community subject to a one-percent or greater possibility of flooding in any given year.

Stillwater flood elevations - The elevations of various coastal floods, not counting waves.

Zone A - The Special Flood Hazard Area (except coastal V Zones) shown on a community's Flood Insurance Rate Map.

There are five types of A Zones:

- **A:** No base flood elevation is provided.
- **A1-30:** Numbered A Zones (e.g., A7 or A14), where the Flood Insurance Rate Map shows a base flood elevation.
- **AE:** Base flood elevations are provided. AE Zone delineations are now used on new Flood Insurance Rate Maps instead of A# Zones.
- **AO:** Sheet flow, ponding, or shallow flooding. Base flood depths (feet above grade) are provided.
- **AH:** Shallow flooding. Base flood elevations are provided.

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Zone B - Area of moderate flood hazard, usually depicted on Flood Insurance Rate Maps as between the limits of the base and 500-year floods. B Zones are also used to designate base floodplains of little hazard, such as those with average depths of less than 1 foot. The newer Flood Insurance Rate Maps show Zone B as Zone X (Shaded) or Zone X.

Zone C - Area of minimal flood hazard, usually depicted on Flood Insurance Rate Maps as above the 500-year flood level. B and C Zones may have flooding that does not meet the criteria to be mapped as a Special Flood Hazard Area, especially ponding and local drainage problems. The newer Flood Insurance Rate Maps show Zone C as Zone X.

Zone D - Area of undetermined but possible flood hazard.

Zone V - The Special Flood Hazard Area subject to coastal high hazard flooding. There are three types of V Zones: V, V1-30, and VE, and they correspond to the A Zone designations.

Zone X (Shaded) - Areas of the 500-year floodplain; areas of the 100-year floodplain with average depths of less than 1 foot or with drainage areas less than 1 square mile; and areas protected by levees from the 1 percent annual flood.

Zone X - Areas determined to be outside the 500-year floodplain. Newer Flood Insurance Rate Maps show Zones B and C (see above) as Zone X.